This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method for effecting payment for at least one item offered for auction sale by a seller via an electronic auction web site and won by a winning bidder, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

receiving informational data from the plurality of users via at least one web page accessible via at least one web page of the electronic auction web site;

creating a plurality of payment accounts configured for storing [[actual]] funds therein and corresponding to the plurality of users of the electronic auction web site using the informational data received via the at least one web page accessible via the at least one web page of the electronic auction web site, wherein [[actual]] funds stored within the plurality of payment accounts can be used by said plurality of users for effecting payment for network transactions associated with said electronic auction web site;

providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with the network transactions;

linking said plurality of payment accounts to at least one computing device of the electronic auction system;

displaying a link on the electronic auction web site for providing said plurality of users which includes the winning bidder access to their respective payment accounts for viewing the amount of funds stored therein;

determining the conclusion of the auction sale by the electronic auction system; and

interacting with said winning bidder by the electronic auction system by performing the steps of:

sending an e-mail by the electronic auction system to the winning bidder;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the winning bidder indicating an initiation to effect payment to the seller;

providing a payment page to the winning bidder after receiving the at least one input from the winning bidder, said payment page displaying the amount of funds to be deducted from a payment account of the plurality of payment accounts corresponding to the winning bidder, said payment account having been created using informational data received via the at least one web page accessible via the at least one web page of the electronic auction web site; and

receiving, via the payment page, authorization from the winning bidder to proceed with effecting payment to the seller;

deducting funds from the payment account storing [[actual]] funds therein and corresponding to the winning bidder; and

using at least a portion of the deducted funds to effect payment to at least the seller, wherein the method for effecting payment does not require any interaction between the winning bidder and the seller.

2.   (Previously Presented) The method according to Claim 1, further comprising using at least another portion of the deducted funds to effect payment to an operator of the electronic auction web site.

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Claims 3-11.   (Cancelled)

12.   (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

receiving informational data from the plurality of users via at least one web page accessible via at least one web page of the electronic auction web site;

creating and maintaining a plurality of payment accounts configured for storing [[actual]] funds therein and corresponding to the plurality of users of the electronic auction web site using the informational data received via the at least one web page accessible via the at least one web page of the electronic auction web site, wherein [[actual]] funds stored within the plurality of payment accounts can be used by said plurality of users for effecting payment for network transactions associated with said electronic auction web site;

providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with the network transactions;

linking said plurality of payment accounts to at least one computing device of the electronic auction system;

displaying a link on the electronic auction web site for providing said plurality of users which includes the buyer access to their respective payment accounts for viewing the amount of funds stored therein;

determining the identity of the buyer by the electronic auction system; and

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interacting with said buyer by the electronic auction system by performing the steps of:

sending an e-mail by the electronic auction system to the buyer of the at least one item;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment to the seller;

providing a payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

effecting payment to at least the seller of the at least one item by transferring funds to one of the plurality of payment accounts corresponding to the seller.

Claims 13-15. (Cancelled)

16.   (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

maintaining a payment account configured for storing [[actual]] funds therein and corresponding to the seller, said payment account being created by receiving informational data via at least one web page accessible via at least one web page of the electronic auction web site and said informational data having been transmitted from the seller via the at least one web page accessible via the at least one web page of the electronic auction web site;

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providing an option to enable an automatic payment service, wherein the automatic

payment service automatically effects payment after occurrence of a termination event associated

with at least one electronic auction-related transaction;

receiving, via one of the electronic auction web site and an e-mail transmitted by the

electronic auction system, at least one input from the buyer indicating an initiation to effect

payment; and

initiating and effecting payment to the seller after receiving the at least one input by

deducting funds from a payment account storing [[actual]] funds therein and corresponding to the

buyer and transferring at least a portion of the deducted funds to the payment account

corresponding to the seller, wherein the method for effecting payment does not require any

interaction between the buyer and the seller, and wherein both payment accounts are created by

receiving informational data via the at least one web page accessible via the at least one web

page of the electronic auction web site and both payment accounts are configured for storing

[[actual]] funds therein for use in effecting payment for network transactions associated with the

electronic auction web site.

17.   (Previously Presented) The method according to Claim 16, wherein the step of

effecting payment comprises:

transferring at least a portion of the deducted funds to at least one account corresponding

to an operator of the electronic auction web site.

Claims 18-26. (Cancelled)

27.   (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

maintaining a plurality of payment accounts by an operator of the electronic auction system, each of the plurality of payment accounts configured for storing [[actual]] funds therein and each capable of being used for effecting payment for network transactions associated with said electronic auction web site, one of the plurality of payment accounts corresponds to the buyer and is accessible by the buyer via the electronic auction web site for changing at least one payment source used for funding said payment account and for authorizing the loaning of funds to said buyer, wherein the loaning of funds to the buyer does not include charging a credit card associated with the buyer;

providing an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with the network transactions;

receiving at least one input from the buyer to initiate a payment method; and

initiating the payment method, wherein the payment method is at least one of deducting funds from the payment account storing [[actual]] funds therein and corresponding to the buyer and loaning funds to the buyer for effecting payment, wherein the method for effecting payment does not require any interaction between the buyer and the seller.

Claims 28-31. (Cancelled)

32.   (Previously Presented) The method according to Claim 1, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection, and wherein the step of sending the e-mail by the electronic auction system to the buyer is performed automatically without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to the identity of the buyer.

Claims 33-39. (Cancelled)

40.   (Previously Presented) The method according to Claim 55, wherein the incentive offer is selected from the group consisting of adding a predetermined amount of funds to the at least one payment account corresponding to the buyer, adding a predetermined amount of funds to the at least one payment account corresponding to the seller, paying shipping charges for shipping the at least one item from the seller to the buyer, offering at least one of the buyer and the seller at least one chance of winning a prize drawing, and automatically entering at least one of the buyer and the seller in a periodic sweepstakes.

41.   (Previously Presented) The method according to Claim 1, further comprising:

investing the funds within the at least one payment account corresponding to the buyer; and

transferring at least a portion of funds earned by investing to the payment account corresponding to the buyer.

Claims 42-43. (Cancelled)

44.   (Previously Presented) The method according to Claim 16, further comprising automatically sending the e-mail by the electronic auction system to the buyer without receiving any input from the seller or the buyer after a determination is made by the electronic auction system as to identity of the buyer, wherein the e-mail includes a link to an electronic auction payment system, wherein the step of receiving at least one input from the buyer comprises the step of receiving an indication via the link to connect the buyer to the electronic auction payment system, and wherein the electronic auction payment system is in electronic operative communication with the electronic auction system via at least one of an Internet and a non-Internet connection.

Claims 45-46. (Cancelled)

47.   (Currently Amended) A method for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the method comprising:

receiving inputs via at least one web page accessible via at least one web page of the electronic commerce web site;

creating a plurality of payment accounts corresponding to the plurality of users using the inputs received via the at least one web page accessible via the at least one web page of the electronic commerce web site, each of said plurality of payment accounts configured for storing [[actual]] funds therein and each capable of being used by said plurality of users for effecting payment for network transactions associated with said electronic commerce web site;

providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with the network transactions;

sending an e-mail by the electronic commerce system to the buyer of the at least one item;

receiving, via one of the electronic commerce web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to effect payment to the seller of the at least one item; and

effecting payment to at least the seller of the at least one item by transferring funds to one of the plurality of payment accounts corresponding to the seller.

Claim 48.   (Cancelled)

49.   (Currently Amended) The method according to Claim 47, wherein the step of effecting payment to at least the seller comprises:

deducting funds from a payment account of the plurality of payment accounts storing [[actual]] funds therein and corresponding to the buyer; and

transferring at least a portion of the deducted funds to at least one account corresponding to an operator of the electronic commerce web site.

Claims 50-54. (Cancelled)

55.   (Currently Amended) An integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the integrated electronic commerce and electronic payment computer platform having application software for performing a [[payment]] method comprising:

providing an incentive offer to the plurality of users;

maintaining a plurality of payment accounts of said integrated platform, each of said plurality of payment accounts configured for storing [[actual]] funds therein and each capable of being used for effecting payment for network transactions associated with said electronic commerce web site and for complying to [[an]] said incentive offer, said incentive offer being based on using a payment account of said plurality of payment accounts and corresponding to a user of said plurality of users for effecting payment for the at least one item, wherein said

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incentive offer provides for the user of said plurality of users to perform an activity via said electronic commerce web site which will cause a change in the amount of [[actual]] funds stored in a payment account corresponding to the user in exchange for an incentive provided by the incentive offer;

receiving at least one input from the buyer indicating an initiation to effect payment;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to use a particular payment method to effect payment to the seller;

automatically determining in accordance with the particular payment method at least one payment account from the plurality of payment accounts which corresponds to the buyer for deducting [[actual]] funds therefrom;

deducting [[actual]] funds from the at least one payment account corresponding to the buyer; and

transferring at least a portion of the deducted funds to at least one payment account from the plurality of payment accounts which corresponds to the seller to effect payment to the seller, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database system of the integrated platform, and wherein data stored within the database system are accessible by the plurality of users via a link of the electronic commerce web site.

Claims 56-60. (Cancelled)

61.   (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 55, wherein the electronic commerce system is an electronic auction system and the electronic commerce web site is an electronic auction web site.

62.   (Currently Amended) A method for effecting an immediate payment for at least one item offered for auction sale by a seller and purchased by a buyer via an electronic commerce web site prior to the conclusion of the auction sale, where the electronic commerce web site is accessible by a plurality of users and maintained by an electronic commerce system, the method comprising:

providing an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with at least one electronic commerce web site-related transaction;

receiving via the electronic commerce web site at least one input from the buyer indicating an initiation to purchase the at least one item offered for auction sale prior to said electronic commerce system receiving any bids for said at least one item;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to transfer funds from at least one payment account corresponding to the buyer to at least one payment account corresponding to the seller;

transferring funds from the at least one payment account storing funds therein and corresponding to the buyer to the at least one payment account corresponding to the seller in real-time to effect the immediate payment, wherein the at least one payment account corresponding to

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the buyer and the at least one payment account corresponding to the seller are configured for storing [[actual]] funds therein, wherein said at least one payment account corresponding to the buyer and said at least one payment account corresponding to the seller have been created using informational data respectively received from the buyer and the seller via at least one web page accessible via at least one web page of the electronic auction web site, and wherein the method for effecting the immediate payment does not require any interaction between the buyer and the seller;

terminating the auction sale by the electronic commerce system; and

notifying said plurality of users, including the seller, that a buyer purchased the at least one item prior to any bids being received by the electronic commerce system.

Claims 63-69. (Cancelled)

70.   (Previously Presented) The method according to Claim 62, further comprising transferring funds to at least one account corresponding to an operator of the electronic commerce web site.

71.   (Previously Presented) The method according to Claim 62, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database of a payment system integrated with the electronic commerce system.

72. (Currently Amended) The method according to Claim 1, further comprising enabling the plurality of users to use [[actual]] funds stored within the plurality of accounts for complying to an incentive offer made by an operator of the electronic auction web site, wherein said incentive offer provides for the performance of an activity via said electronic auction web site which will cause a change in the amount of funds stored in a user's corresponding payment account.

73. (Currently Amended) A method for effecting payment to an electronic commerce merchant, said method comprising:

providing an option via a first web page to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with at least one electronic commerce-related transaction;

receiving instructions from an electronic commerce customer via a second web page to authorize payment to said electronic commerce merchant;

determining whether the instructions include an authorization to use funds associated with a financial system and which are not owned by the electronic commerce customer to effect payment to said electronic commerce merchant;

instructing said financial system to use funds associated with said financial system if the instructions include an authorization to use funds associated with the financial system for effecting payment to said electronic commerce merchant; and

facilitating the transfer of funds associated with said financial system to a payment account associated with said electronic commerce merchant to effect payment to said electronic commerce merchant, wherein said method for effecting payment does not require the disclosure

of credit card information corresponding to said electronic commerce customer to said financial system.

74. (Previously Presented) The method according to Claim 73, further comprising accruing interest charges against said electronic commerce customer for the use of funds associated with said financial system for effecting payment to said electronic commerce merchant.

75. (Currently Amended) An electronic commerce payment method for effecting payment for an electronic commerce transaction, the method comprising:

providing an option via a first web page to enable a first payment service, wherein the first payment service automatically effects payment after occurrence of a termination event associated with at least one electronic commerce-related transaction;

displaying a graphical user interface associated with a second web page and corresponding to an electronic commerce web site, said graphical user interface having a payment icon;

receiving an input indicating user selection of said payment icon;

displaying a graphical user interface corresponding to a second payment service provided by a payment web site independent of the electronic commerce web site;

receiving authorization via user selection of an icon displayed by the graphical user interface corresponding to the second payment service to effect payment for the electronic commerce transaction using the second payment service; and

effecting payment for the electronic commerce transaction using the second payment

service.

76.   (Currently Amended) The electronic commerce payment method according to Claim 75, wherein said <u>first and second</u> payment service<u>s</u> [[is]] <u>are</u> operated by an operator different from an operator of said electronic commerce web site.

77.   (Previously Presented) The electronic commerce payment method according to Claim 75, wherein said step of effecting payment comprises deducting funds from a payment account corresponding to a first party of the electronic commerce transaction.

78.   (Previously Presented) The electronic commerce payment method according to Claim 77, wherein said step of effecting payment comprises transferring at least a portion of the deducted funds to a payment account corresponding to a second party of the electronic commerce transaction.

79.   (Previously Presented) The electronic commerce payment method according to Claim 77, wherein said step of effecting payment comprises loaning funds to the first party.

80.   (Currently Amended) The electronic commerce payment method according to Claim 79, wherein the funds are loaned [[by]] <u>from an account associated with</u> the <u>second</u> payment service.

81.   (Currently Amended) The electronic commerce payment method according to Claim 78, wherein the payment account corresponding to the first party and the payment account corresponding to the second party are maintained by an operator of the second payment service.

82.   (Currently Amended) An online electronic funds transfer and management platform comprising:

a database having a plurality of payment accounts configured for storing [[actual]] funds therein and for use in effecting payment for electronic commerce transactions, said plurality of payment accounts having been created using informational data received from a plurality of users via at least one web page accessible via at least one web page of an electronic commerce web site;

a computing device in operative communication via a network for receiving funds transferred by a plurality of users from a plurality of accounts; [[and]]

a processor for allocating received funds to at least one of the plurality of payment accounts; and

application software configured for execution by said processor for providing an option to said plurality of users to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with at least one electronic commerce transaction.

83.   (Previously Presented) The platform according to Claim 82, wherein said processor further invests the received funds and allocates at least a portion of funds earned by investing the received funds to the at least one of the plurality of payment accounts.

84.   (Previously Presented) The platform according to Claim 82, wherein said processor uses said received funds to loan funds to at least one of the plurality of users for use in effecting payment for an electronic commerce transaction.

85.   (Previously Presented) The platform according to Claim 82, wherein said processor further transfers the received funds to an external financial system.

86.   (Currently Amended) An integrated system for performing an online auction and effecting payment for a winning bidder, said system comprising:

a database storing a plurality of payment accounts corresponding to potential bidders of the online auction and configured for storing [[actual]] funds therein;

an auction server executing application software for listing an item for sale via the online auction and determining the winning bidder of the online auction at the conclusion of the online auction; and

a payment server in operative communication with the auction server and the database for identifying a payment account from the plurality of payment accounts corresponding to the winning bidder, and effecting payment for the winning bidder by deducting funds from the identified payment account and transferring at least a portion of the deducted funds to at least one payment account, wherein the plurality of payment accounts are created by receiving informational data from the plurality of potential bidders via at least one web page accessible via at least one web page of an online auction web site, wherein the payment server includes application software for performing an automatic payment method following the conclusion of the online auction, wherein the automatic payment method does not require for the winning

bidder to interact with a graphical user interface of the integrated system following the conclusion of the online auction.

87. (Currently Amended) The system according to Claim 86, wherein the payment server effects payment via one of [[an]] the automatic payment method and a manual payment method, ~~wherein the automatic payment method does not require for the winning bidder to interact with a graphical user interface of the integrated system following the conclusion of the online auction, and~~ wherein the manual payment method requires for the winning bidder to interact with the graphical user interface following the conclusion of the online auction.

88. (Currently Amended) A method for effecting payment for at least one item offered for auction sale by a seller via an electronic auction web site and won by a winning bidder, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising:

providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with the auction sale;

determining the conclusion of the auction sale by the electronic auction system;

sending an e-mail by the electronic auction system to the winning bidder;

receiving, via one of an icon displayed by the electronic auction web site and the e-mail, at least one input from the winning bidder indicating an initiation to effect payment to the seller;

providing a payment page to the winning bidder after receiving the at least one input from the winning bidder;

receiving, via the payment page, authorization from the winning bidder to proceed with effecting payment to the seller;

effecting payment to at least the seller comprising:

deducting funds from a payment account storing [[actual]] funds therein and corresponding to the winning bidder, the payment account having been created prior to the conclusion of the auction sale using informational data received via at least one web page accessible via at least one web page of the electronic auction web site; and

transferring at least a portion of the deducted funds to at least one payment account corresponding to at least the seller; and

enabling performance of at least one payment account management function via access to the payment account corresponding to the winning bidder via a link displayed on a graphical user interface of the electronic auction web site, said at least one payment account management function including changing a source for use in obtaining [[actual]] funds for transferring to the payment account;

wherein the method for effecting payment does not require any interaction between the winning bidder and the seller following the conclusion of the auction sale.

89.   (Currently Amended) The method according to Claim 88, further comprising:

receiving informational data from the plurality of users via at least one web page accessible via at least one web page of the electronic auction web site; and

creating a plurality of payment accounts configured for storing [[actual]] funds therein and corresponding to the plurality of users of the electronic auction web site using the informational data received via the at least one web page accessible via at least one web page of

the electronic auction web site, wherein [[actual]] funds stored within the plurality of payment accounts can be used by said plurality of users for effecting payment for network transactions associated with said electronic auction web site, and wherein one of the plurality of payment accounts is the payment account corresponding to the winning bidder.

90.   (Previously Presented) The method according to Claim 89, further comprising:

linking said plurality of payment accounts to at least one computing device of the electronic auction system; and

displaying a link on the electronic auction web site for providing said plurality of users which includes the winning bidder access to their respective payment accounts for viewing the amount of funds stored therein.

91.   (Previously Presented) The method according to Claim 88, wherein the step of sending an e-mail by the electronic auction system provides for sending the e-mail automatically and without requiring any interaction by the seller with the electronic auction system following the conclusion of the auction sale.

92.   (Previously Presented) The method according to Claim 89, wherein said payment page includes a field for displaying the amount of funds to be deducted from the payment account of the plurality of payment accounts corresponding to the winning bidder.

93.   (Previously Presented) The method according to Claim 89, wherein the plurality of payment accounts are maintained by a payment service of the electronic auction web site.

94.   (Currently Amended) The method according to Claim 88, further comprising using at least another portion of the deducted funds to effect payment to an operator of the electronic auction web site, and wherein [[actual]] funds are automatically deposited into the payment account corresponding to the winning bidder from a pre-specified source following the step of deducting funds.

95.   (Previously Presented) The method according to Claim 88, further comprising enabling the plurality of users to use funds stored within the plurality of accounts for complying to an incentive offer made by an operator of the electronic auction web site.

96.   (Previously Presented) The method according to Claim 88, wherein the step of effecting payment comprises using funds loaned to the winning bidder for effecting payment.

97.   (Currently Amended) An integrated electronic commerce and electronic payment platform for effecting payment for at least one item offered for sale via an electronic commerce web site by a seller and purchased by a buyer, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items, the electronic commerce web site being maintained by an electronic commerce system, the integrated electronic commerce and electronic payment computer platform having application software for performing a payment method comprising:

    providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with a network transaction;

receiving at least one input from the buyer indicating an initiation to effect payment;

providing at least one payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the at least one payment page, authorization from the buyer to use a particular payment method to effect payment to the seller;

automatically determining in accordance with the particular payment method at least one payment account from a plurality of payment accounts which corresponds to the buyer for deducting [[actual]] funds therefrom, the plurality of payment accounts having been created using informational data received from the plurality of users via at least one web page accessible via at least one web page of the electronic commerce web site;

deducting [[actual]] funds from the at least one payment account corresponding to the buyer; and

transferring at least a portion of the deducted funds to at least one payment account from the plurality of payment accounts which corresponds to the seller to effect payment to the seller, wherein the at least one payment account corresponding to the buyer and the at least one payment account corresponding to the seller are stored within a database system of the integrated platform, and wherein data stored within the database system are accessible by the plurality of users via a link displayed by the electronic commerce web site for performing at least one payment account management function including changing a source for use in obtaining [[actual]] funds for transferring to the at least one payment account.

98. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 97, further comprising maintaining a plurality of payment accounts of said integrated platform, each of said plurality of payment accounts configured for storing funds therein and each capable of being used for effecting payment for network transactions associated with said electronic commerce web site.

99. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 98, further comprising enabling the plurality of users to use their respective payment account of the plurality of payment accounts to comply to an incentive offer.

100. (Previously Presented) The integrated electronic commerce and electronic payment platform according to Claim 97, wherein the electronic commerce system is an electronic auction system and the electronic commerce web site is an electronic auction web site.

101. (Currently Amended) An electronic commerce method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic commerce web site, where the electronic commerce web site is accessible by a plurality of users for listing items for sale and purchasing listed items for sale, and where the electronic commerce web site is maintained by an electronic commerce system, the method comprising:

providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with a network transaction;

receiving an input from the buyer via selection of an icon displayed by a graphical user interface of the electronic commerce web site, said electronic commerce web site being maintained by at least one computing device;

displaying a payment page by a payment web site maintained by a payment system and being independent of the electronic commerce web site for effecting payment for the at least one item offered for sale by the seller via the electronic commerce web site following receipt of said input, said payment system being in operative communication with the electronic commerce system for receiving descriptive information and payment information corresponding to the at least one item from the electronic commerce system and displaying said received information on said payment page;

receiving an input from the buyer via selection of an icon displayed by the payment page indicating authorization to effect payment for the at least one item to the seller; and

effecting payment for the at least one item comprising the step of deducting funds from at least one payment account storing [[actual]] funds therein.

102.   (Currently Amended) The method according to Claim 101, further comprising identifying the at least one payment account from a database having a plurality of payment accounts prior to the effecting payment step, wherein the plurality of payment accounts are maintained by an operator of the payment web site.

103.   (Previously Presented) The method according to Claim 101, further comprising generating and transmitting an email to at least one of the buyer and seller following the effecting payment step, said email including information relating to the payment.

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104. (Currently Amended) The method according to Claim 101, wherein the at least one payment account corresponds to at least one of a third party, an operator of the payment system, and the buyer.

105. (Previously Presented) The method according to Claim 101, wherein the payment page includes fields selected from the group consisting of a description of the at least one item, an identification name of the seller, and an identification name of the buyer.

106. (Currently Amended) A method for effecting payment for at least one item offered for sale by a seller and purchased by a buyer via an electronic auction web site, where the electronic auction web site is accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

providing the plurality of users an option to enable an automatic payment service, wherein the automatic payment service automatically effects payment after occurrence of a termination event associated with a network transaction;

sending an e-mail by the electronic auction system to the buyer of the at least one item;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

providing a payment page to the buyer after receiving the at least one input from the buyer;

receiving, via the payment page, authorization from the buyer to at least one of deduct [[actual]] funds from a payment account corresponding to the buyer and loaning funds if the payment account has insufficient funds;

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deducting funds from the payment account corresponding to the buyer if the payment

account has sufficient funds, loaning funds if the payment account has zero funds, or deducting

funds and loaning funds if the payment account has greater than zero funds and less than a total

amount of funds required to satisfy payment; and

using at least a portion of the deducted funds to effect payment to at least the seller,

wherein the method for effecting payment does not require any interaction between the buyer and

the seller.

107.   (Previously Presented) The method according to Claim 106, further comprising

the step of using at least another portion of the deducted funds to effect payment to an operator of

the electronic auction system.

108.   (Previously Presented) The method according to Claim 106, further comprising

the step of sending an e-mail to at least the seller indicating that payment has been made by the

buyer.

109.   (Previously Presented) The method according to Claim 108, wherein the e-mail

sent to the seller contains a link to a web site for leaving comments regarding the payment

transaction between the buyer and the seller.

110.   (Previously Presented) The method according to Claim 106, wherein the step of

sending the e-mail occurs after an auction conducted by the electronic auction system for the at

least one item has ended.

111.   (Previously Presented) The method according to Claim 106, further comprising the step of receiving authorization from the buyer to loan funds thereto for effecting payment prior to the step of deducting funds.

112.   (Cancelled)

113.   (Cancelled)